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insurance of Sweden is experimenting with voluntary and competitive methods. Shall payments take the form of minimum benefits or of definite ones fixed by law? In sick insurance, shall the societies engage the physician, or permit a free choice of physicians? Shall pensions for partial invalidity be determined according to the *degree of injury*, or by the loss of wage-earning power? In accident insurance, shall the employers be left free to choose the form in which they will insure (state, mutual, or stock companies); or, as in Norway, only in state institutions?

These illustrate scores of practical difficulties that are being slowly solved in the international area of labor insurance. The territorial difficulty; the nature of the *organs* through which the insurance should be carried out, and, above all, the actuarial and financial embarrassments are now so far met that practical questions of detail alone remain.

It is now certain that the logic of this insurance is to carry us far before the century closes. Probably the most competent authority in Europe, Dr. Zacher, believes that we are soon to have an actuarial basis on which the beginnings of "out-of-work" insurance may be safely based. Interesting summaries of this unemployment insurance are given in the volume, as well as of maternity insurance, which involves issues of the highest social significance.

For purposes of present concern in the United States, the discussion of the English Workmen's Compensation Act is full of suggestion. A great deal of light is thrown upon one of the most baffling questions, namely, the relation of voluntary to compulsory forms of insurance. The evidence throughout leaves little doubt that if those who need insurance most are to be effectively reached, the compulsory form is in future to have far greater extension. Even France, where compulsion has been most opposed, has now introduced supplementary forms of compulsory insurance.

The book is well printed and should have the widest reading.

JOHN GRAHAM BROOKS.

Cambridge.

Report of the Massachusetts Commission on Old Age Pensions, Annuities and Insurance. (Boston: Wright and Potter Printing Co., State Printers. 1910. Pp. 409.)

The final report of the Massachusetts Commission on Old Age Pensions, thanks to the fairly liberal appropriation made by the

legislature in 1908, and the subsequent employment of Professor F. Spencer Baldwin of Boston University as executive secretary, is a worthy addition to the series of reports made by various Massachusetts commissions during the past two decades.

The report is made up of four parts quite distinct in character and of unequal value. First, a descriptive and statistical study of the aged poor in Massachusetts; second, a series of exceedingly brief, but fairly adequate summaries of the existing systems of old age pensions, insurance and annuities in eleven of the leading industrial countries of the world; third, a discussion of the merits of the various systems and of their adaptability to conditions in Massachusetts; and fourth, the recommendations of the Commission as a whole, and supplementary recommendations by members of the Commission who differ in certain particulars from the majority.

The first part of the report is its most valuable feature. It consists of a fairly complete description and statistical analysis of the physical, racial, social and financial condition of the dependent and semi-dependent aged poor in the state. As a result of this investigation, it was found that in Massachusetts only 20.3 per cent of the pauper population was sixty-five years of age or over, while in Great Britain 35 per cent of the pauper population was above that age. It goes without saying that before any adequate and appropriate systems of insurance against old age and unemployment can be developed in the United States, such studies must be undertaken either by the several states or by the federal government.

The conclusions and recommendations of the Commission indicate very conclusively that neither the citizens of Massachusetts nor the members of the Commission have any very decided opinions on the subject under consideration. It seemed to be the general opinion that an old age pension system would prove a serious handicap to the Massachusetts industries, and that on this account it would be better policy to encourage individuals and societies, including industrial corporations, to provide such insurance through voluntary associations, and through the Massachusetts savings bank insurance plan.

Two of the recommendations of the Commission are worthy of note. First, that the subject of thrift be taught in the public schools in connection with the instruction in ethics, and second, that a permanent commission upon the subject under consideration

be established by legislative enactment for the purpose of continuing the investigation made by the Commission of 1910.

M. H. ROBINSON.

University of Illinois.

Social Insurance: A Program of Social Reform. By HENRY ROGERS SEAGER. (New York: The Macmillan Company. 1910. Pp. 175. \$1.00.)

This book contains six lectures, being the Kennedy lectures for 1910, delivered by the author before the School of Philanthropy of New York City. The lecturer discusses from the standpoint of the common welfare, existing conditions and the proposed reforms in the field of industrial accidents, unemployment, old age, illness and premature death. In his treatment of these complex questions of social policy, Professor Seager shows wide knowledge of existing conditions and is never misled by the cry for temporary relief at the expense of future well-being. In his program for future reforms he is not, like so many writers, frightened by the cry expensive, un-American, socialistic. If old age pensions are good for the Belgians, the Danes and the Germans, he argues, it is quite probable that such institutions will be found desirable in the United States. Such plans of social reform are, however, dependent for their successful operation upon the attitude of the government as well as of the citizens, and consequently even if these movements are all good in themselves, they must wait for the proper political and social development. Professor Seager gives more attention to the social needs and probable social effects of the various institutions which he discusses, rather than a detailed account of their structure.

M. H. ROBINSON.

Les Sociétés de Secours Mutuels et l'Organisation des Retraites pour la Vieillesse en France et en Belgique. By PAUL CLERC. (Paris: A. Rousseau. Pp. iv, 222.)

The object of the author is to show that the Belgian system of old age pensions, adopted in 1900, is preferable from practically every point of view to the German system of compulsory insurance enacted eleven years earlier. With this purpose in view, M. Clerc devotes considerably over half his space to a description of the mutual societies and other institutions, including the insurance plan of 1900, that have been developed in Belgium